IN THE CLAIMS

1. (Currently Amended) A system for electronic bill presentation and payment ("EBPP"), comprising:

an EBPP host connected to the network;

a user network device connected to a network and the EBPP host; and

a network server connected to the network and accessible to the EBPP host, the server including a memory for storing ~~Web pages~~ information for an EBPP Web site~~, and~~, and a processor in communication with the memory, wherein the ~~processor~~ server is operative to

(i) receive information for inclusion in an EBPP user interface ("UI") ~~from an EBPP host~~displayed as an EBPP website on the user network device accessed through the EBPP host, the UI configured to display financial institution information in a first portion of the UI, configured to display billing party information in a second portion of the UI, and configured to display billing data in a third portion of the UI,

(ii) receive user ~~the~~ financial institution information for display in the first portion of the UI,

(iii) transmit to the billers a request for the billing party information and billing data relevant to the user, and

(iv) receive from the billers the billing party information for display in the second portion of the UI and the billing data identifying one or more bills for display in the third portion of the UI,

wherein the user ~~——(v) transmit~~transmits instructions using the EBPP UI, ~~to the~~ through the EBPP host, to the financial institution to have one or more bills of the billing party paid, and ~~——(vi)~~ transmit payment information to the billing company and the network server.

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2. (Original) The system of claim 1, wherein the financial institution information comprises product/service promotional information of the financial institution.

3. (Original) The system of claim 1, wherein the billing party information comprises product/service promotional information, messages, and links.

4. (Cancelled)

5. (Original) The system of claim 1, wherein the EBPP system includes business-to-business components and business-to-consumer components.

6. (Original) The system of claim 1, wherein the processor serves both businesses and consumers.

7. (Currently Amended) The system of claim 1, wherein the ~~server~~ processor retrieves from a centralized data base, data acquired from servers of both financial institutions and billing companies, to present financial institution information, biller information, and presenter information on a single Web page viewable on and accessible from the user network device via the EBPP host.

8. (Currently Amended) A method for utilizing an electronic bill presentation and payment ("EBPP") system, comprising:

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connecting from a user network device to an EBPP host said EBPP host connecting to a network server;

said network server,

receiving information for inclusion in an EBPP user interface ("UI") displayed as an EBPP website on the user network device accessed through the EBPP host~~from an EBPP host~~, the UI configured to display financial institution information in a first portion of the UI, configured to display billing party information in a second portion of the UI, and configured to display billing data in a third portion of the UI;

receiving user ~~the~~ financial institution information for display in the first portion of the UI;

transmitting to the billers a request for the billing party information and billing data;

receiving from the billers the billing party information for display in the second portion of the UI and the billing data identifying one or more bills for display in the third portion of the UI; and

the user transmits ~~transmitting~~ instructions using the EBPP UI ~~to the EBPP host~~, to the financial institution to have one or more bills of the billing party paid and transmitting payment information back to the billing company and the network server~~or bank~~.

9. (Currently Amended) The method of claim 8, wherein the financial institution information is ~~identification as~~ and product/service promotional information of the financial institution.

10. (Original) The method of claim 8, wherein the billing party information is product/service

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promotional information, messages, and links.

11. (Original) The method of claim 8, wherein the UI content is developed using Macromedia Flash and other Macromedia product lines.

12. (Original) The method of claim 8, wherein the financial institution controls the content of the financial institution information and the billing party controls of the content of the billing party information.

13. (Original) The method of claim 8, wherein the financial institution and billing party are pre-selected by the user.

14. (New) The system of claim 1 wherein the EBPP host is the financial institution;

15. (New) The system of claim 1, wherein the EBPP host is operated by the same institution as the network server.

16. (New) The system of claim 1, wherein the user connects to the financial institution, which acts as the EBPP host, to view the EBPP website and the billing and financial data.